

United States Bankruptcy Court
Southern District of IndianaIn re:
Heather Donyale Watkins
DebtorCase No. 16-08851-JMC
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0756-1

User: admin
Form ID: b309aPage 1 of 2
Total Noticed: 29

Date Rcvd: Nov 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2016.

db
14155744 +Heather Donyale Watkins, 9426 Gemini Drive, Indianapolis, IN 46229-1272
+CENTER TOWNSHIP MARION C/O BOWMAN AND HE, 200 E WASHINGTON ST STE,
INDIANAPOLIS, IN 46204-3307
14155745 +CREDIT COLLECTION C/O COMCAST HEARTLAND, PO BOX 9134, NEEDHAM HEIGHTS, MA 02494-9134
14155741 +Creditor Address Matrix, AFNI C/O ATT, PO BOX 3427, BLOOMINGTON, IL 61702-3427
14155747 +ENHANCED RECOVERY C/O ATT, PO BOX 57547, JACKSONVILLE, FL 32241-7547
14155749 +GINNYS, 1112 7TH AVE, MONROE, WI 53566-1364
14155750 +GLA COLLECTION CO INC C/O ESKENAZI HEALT, 2630 GLEESON LANE, LOUISVILLE, KY 40299-1772
14155752 IMC CREDIT SERVICES C/O MEDICAL ASSOCIAT, 6955 HILLSIDE CT, INDIANAPOLIS, IN 46250
14155755 +MIDLAND FUNDING C/O CITIBANK, 2365 NORTHSIDE DR #300, SAN DIEGO, CA 92108-2709
14155756 +MIDLAND FUNDING C/O WEBBANK, 2365 NORTHSIDE DR #300, SAN DIEGO, CA 92108-2709
14155758 +NORTH OAKS OF BROADRIPPLE, 5018 LEMANS DR, INDIANAPOLIS, IN 46205-1235
14155759 +STELLAR RECOVERY INC C/O DISH NETWORK, 1327 HIGHWAY 2 W, SUITE 100,
KALISPELL, MT 59901-3413
14156818 +U.S. Attorney's Office, 10 W Market St Ste 2100, Indianapolis IN 46204-1986
14155763 +UNITED CONSUMER FINANCIAL, 865 BASSETT RD, WESTLAKE, OH 44145-1194
14155765 +WILLIAMS & FUDGE INC C/O INDIANA WESLE, 300 CHATHAM AVE STE 201, ROCK HILL, SC 29730-5395

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BPDGRESK.COM Nov 21 2016 23:24:00 Paul D. Gresk, Office of Paul D. Gresk,
150 E. 10th St., Indianapolis, IN 46204-1002
ust +E-mail/Text: ustpregion10.in.ecf@usdoj.gov Nov 21 2016 23:44:11 U.S. Trustee,
Office of U.S. Trustee, 101 W. Ohio St.. Ste. 1000, Indianapolis, IN 46204-1982
14155742 +EDI: CAPITALONE.COM Nov 21 2016 23:23:00 CAPITAL ONE, PO BOX 30285,
SALT LAKE CITY, UT 84130-0285
14155743 +E-mail/Text: bankruptcy@cavps.com Nov 21 2016 23:44:31
CAVALRY PORTFOLIO SERVICE C/O HSBC BANK, 500 SUMMIT LAKE DR, VALHALLA, NY 10595-2322
14155746 +E-mail/Text: electronicbkydocs@nelnet.net Nov 21 2016 23:44:21 DEPT OF EDUCATION/NELNET,
121 S 13TH ST, LINCOLN, NE 68508-1904
14155748 +EDI: AMINFOFP.COM Nov 21 2016 23:23:00 FIRST PREMIER BANK, 601 S. MINNESOTA AVE,
SIOUX FALLS, SD 57104-4868
14155751 +EDI: IIC9.COM Nov 21 2016 23:24:00 I C SYSTEM INC C/O ATT, PO BOX 64378,
SAINT PAUL, MN 55164-0378
14155753 E-mail/Text: mdishman@indianafinance.net Nov 21 2016 23:43:48 INDIANA FINANCE COMPANY,
9601 S INNOVATION DRIVE STE 680, DALEVILLE, IN 47334
14155754 +EDI: JEFFERSONCAP.COM Nov 21 2016 23:24:00 JEFFERSON CAPITAL SYSTEMS C/O VERIZON,
16 MCCLELAND, SAINT CLOUD, MN 56303-2198
14155757 +E-mail/Text: electronicbkydocs@nelnet.net Nov 21 2016 23:44:21 NELNET/EDUCATION FINANCIAL,
3015 S PARKER RD STE 400, AURORA, CO 80014-2904
14155760 +EDI: RMSC.COM Nov 21 2016 23:23:00 SYNCB/SAMS CLUB, PO BOX 965005,
ORLANDO, FL 32896-5005
14155761 +EDI: RMSC.COM Nov 21 2016 23:23:00 SYNCHRONY BANK C/O CARE CREDIT, PO BOX 965007,
ORLANDO, FL 32896-5007
14155762 +EDI: WTRRNBNK.COM Nov 21 2016 23:23:00 TD BANK USA/TARGETCREDIT, PO BOX 673,
MINNEAPOLIS, MN 55440-0673
14155764 +EDI: WFFC.COM Nov 21 2016 23:23:00 WELLS FARGO HOME MORTGAGE, PO BOX 10335,
DES MOINES, IA 50306-0335

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 23, 2016

Signature: /s/Joseph Speetjens

District/off: 0756-1

User: admin
Form ID: b309a

Page 2 of 2
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2016 at the address(es) listed below:

Paul D. Gresk bankruptcy@gsllawindy.com, IN66@ecfcbis.com
U.S. Trustee ustpreion10.in.ecf@usdoj.gov

TOTAL: 2

Information to identify the case:Debtor Heather Donyale WatkinsSocial Security number or ITIN **xxx-xx-5537**

Name

EIN ---

United States Bankruptcy Court – **Southern District of Indiana**Date case filed for chapter 7: **November 17, 2016**Case number: **16-08851-JMC-7****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/2015

For the debtor listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, the debtor, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtor or the debtor's property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtor. Creditors cannot demand repayment from the debtor by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to **30 days** or not exist at all, although the debtor can ask the court to extend or impose a stay.

The debtor is seeking a discharge. Creditors who assert that the debtor is not entitled to a discharge or who want a debt excepted from discharge may be required to file a complaint within the deadlines specified in this notice. (See "Deadlines" section for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records) at pacer.insb.uscourts.gov.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify the debtor on this case, the debtor must submit a full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1. Debtor's full name	Heather Donyale Watkins	
2. Other names (used in last 8 years)	None	
3. Address	9426 Gemini Drive Indianapolis, IN 46229	
4. Debtor's attorney Name and address	None	Contact info: None
5. Bankruptcy trustee Name and address	Paul D. Gresk Office of Paul D. Gresk 150 E. 10th St. Indianapolis, IN 46204	Contact info: 317-237-7911

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address or ecf.insb.uscourts.gov . You may inspect all records filed in this case at this office or pacer.insb.uscourts.gov .	United States Bankruptcy Court Southern District of Indiana 46 E. Ohio St., Rm. 116 Indianapolis, IN 46204	Open weekdays 8:30 AM – 4:30 PM ET Contact info: 317-229-3800
7. Meeting of creditors The debtor must attend the meeting to be questioned under oath. Creditors may attend but are not required to do so. If the meeting is continued or adjourned to a later date, the date will be on the court docket.	January 4, 2017 at 09:00 AM EST The debtor MUST provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the case being dismissed. Language interpretation of the meeting of creditors will be provided to the debtor at no cost through a telephone interpreter service upon request made to the trustee. These services may not be available at all locations.	Location: Rm. 416A U.S. Courthouse 46 E. Ohio St. Indianapolis, IN 46204
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). The debtor may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to object to discharge or challenge whether certain debts are dischargeable: You must file a complaint by the deadline: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to a discharge under 11 U.S.C. § 727(a)(2)–(7) or • if you want a debt excepted from the discharge under 11 U.S.C. § 523(a)(2), (4), or (6). Objection to exemptions: The law permits the debtor to keep certain property as exempt. If you believe the law does not authorize an exemption claimed by the debtor, you may file an objection no later than 30 days after the meeting of creditors concludes .	March 6, 2017 You must file a motion by the deadline: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under 11 U.S.C. § 727(a)(8) or (9).
10. Proof of claim Do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have a question about your rights in this case.	
12. Exempt property	The law allows the debtor to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. The debtor must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or pacer.insb.uscourts.gov . If you believe the law does not authorize an exemption claimed by the debtor, you may file an objection no later than 30 days after the meeting of creditors concludes .	
13. Abandonment of property	Pursuant to S.D.Ind. B-6007-1, a trustee's report of no distribution serves as a notice proposing the abandonment of all property from the estate. No further notice of the abandonment will be given unless a party in interest files a request for further notice of abandonment no later than one day before the first date set for the 341 meeting. Any party filing such a request will be given notice upon filing of the report of no distribution and have 14 days to object to the abandonment.	